



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name LAKELAND BANCORP, INC.

City/State OAK RIDGE, NJ

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 7,854,642

Peer Group Number: 2 Number in Peer Group: 145

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

LAKELAND BANCORP, INC.
250 OAK RIDGE ROAD
OAK RIDGE, NJ 07438

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	7,737,027	6,839,621	7,197,366	6,323,095	5,542,867
Net income (\$000)	50,582	24,243	57,518	70,672	63,401
Number of BHCs in peer group	145	146	147	146	154

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.02	2.86	62	2.94	3.04	34	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
+ Non-interest income	0.29	0.94	13	0.40	0.91	21	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
- Overhead expense	1.76	2.32	17	1.87	2.49	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
- Provision for credit losses	-0.22	-0.03	15	0.53	0.56	56	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
+ Securities gains (losses)	0	0.01	54	0.01	0.03	59	0.01	0.02	60	0	0.01	29	0	0	42
+ Other tax equivalent adjustments	0	0	44	0	0	92	0	0	54	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.77	1.70	54	0.93	0.96	49	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Net operating income	1.31	1.30	50	0.71	0.77	46	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income	1.31	1.31	49	0.71	0.77	46	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Net income (Subchapter S adjusted)		1.49			1.12			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.54	3.40	64	3.90	4.03	32	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense	0.33	0.32	54	0.76	0.71	55	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent)	3.21	3.05	59	3.14	3.26	38	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.09	0.05	73	0.01	0.11	24	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Earnings coverage of net loan and lease losses (X)	22.95	-10.45	57	129.05	41.28	85	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.01	1.32	15	1	1.22	29	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	1.01	1.31	16	1	1.21	30	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.38	0.58	37	0.58	0.60	55	0.71	0.67	60	0.42	0.56	40	0.29	0.57	27
30-89 days past due loans and leases / Total loans and leases	0.12	0.18	45	0.22	0.27	53	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
Liquidity and Funding															
Net noncore funding dependence	-0.82	-3.20	54	5.37	5.81	48	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	-2.51	-6.28	59	1.02	0.49	50	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Net loans and leases / Total assets	75.49	65.71	84	76.12	71.37	68	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Capitalization															
Tier 1 leverage ratio	8.70	9.56	28	8.69	9.63	25	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
Holding company equity capital / Total assets	10.14	10.44	45	9.95	10.29	44	9.96	10.51	39	10.81	11.37	42	10.74	11.21	43
Total equity capital (including minority interest) / Total assets	10.14	10.49	44	9.95	10.35	43	9.96	10.57	37	10.81	11.43	40	10.74	11.30	42
Common equity tier 1 capital / Total risk-weighted assets	10.29	12.69	14	9.93	12.12	12	9.73	12.44	8	10.46	12.50	16	10.62	12.37	24
Net loans and leases / Equity capital (X)	7.44	6.47	73	7.65	7.17	61	7.79	6.79	73	7.03	6.55	65	7.09	6.70	61
Cash dividends / Net income	26.09	22.10	55	52.50	38.61	69	44.26	29.42	70	35.26	25.65	61	33.61	24.05	63
Cash dividends / Net income (Subchapter S adjusted)		18.06			29.17			39.66			93.20			35.12	
Growth Rates															
Assets	4.88	7.24	38	16.88	18.76	50	14.20	16.11	46	15.56	8.66	80	7.44	9.35	55
Equity capital	6.87	8.26	41	6.73	8.26	44	5.31	8.42	31	16.28	12.19	75	6.97	12.50	36
Net loans and leases	4	-0.86	74	16.70	15.42	60	16.70	9.99	75	15.37	8.63	80	7.34	10.51	51
Noncore funding	-50.54	-28.42	21	6.13	9.77	56	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	10.27	5.76	68	11.67	4.56	78	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Equity investment in subsidiaries / Equity capital	108.54	104.95	63	110.73	104.70	74	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Cash from ops + noncash items + op expense / Op expense + dividends	149.90	138.87	71	93.96	144.11	32	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	116,238	110,653	223,022	228,051	189,026	5.05	70.33
Income from lease financing receivables.....	3,069	3,029	6,015	5,485	4,117	1.32	82.90
Fully taxable income on loans and leases.....	119,201	113,483	228,727	233,066	192,661	5.04	71.16
Tax-exempt income on loans and leases.....	106	199	310	470	482	-46.73	-61.73
Estimated tax benefit on income on loans and leases.....	26	23	69	95	100	13.53	-76.82
Income on loans and leases (tax equivalent).....	119,333	113,705	229,106	233,631	193,243	4.95	70.39
Investment interest income (tax equivalent).....	9,345	10,031	18,936	20,526	17,936	-6.84	44.97
Interest on balances due from depository institutions.....	89	195	348	1,694	1,559	-54.36	-50.83
Interest income on other earning assets.....	212	720	890	1,037	837	-70.56	-46.19
Total interest income (tax equivalent).....	128,979	124,651	249,280	256,888	213,575	3.47	67.39
Interest on time deposits of \$250K or more.....	554	2,011	3,125	4,365	3,062	-72.45	
Interest on time deposits < \$250K.....	2,975	5,993	11,213	13,391	8,553	-50.36	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	5,833	10,953	17,721	31,492	19,004	-46.75	109.74
Interest on other borrowings and trading liabilities.....	706	4,594	4,288	6,398	4,974	-84.63	-76.84
Interest on subordinated debt and mandatory convertible securities.....	2,113	581	4,808	4,807	3,969	263.68	
Total interest expense.....	12,181	24,132	41,155	60,453	39,562	-49.52	59.10
Net interest income (tax equivalent).....	116,798	100,519	208,125	196,435	174,013	16.19	68.30
Non-interest income.....	11,152	13,605	26,449	26,300	22,893	-18.03	18.87
Adjusted operating income (tax equivalent).....	127,950	114,124	234,574	222,735	196,906	12.11	62.41
Overhead expense.....	68,000	63,966	134,071	126,756	111,167	6.31	38.38
Provision for credit losses.....	-8,601	18,223	25,949	2,130	4,413		
Securities gains (losses).....	9	342	1,064	0	0	-97.37	-97.57
Other tax equivalent adjustments.....	0	80	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	68,427	31,902	75,215	94,345	80,743	114.49	145.02
Applicable income taxes.....	17,515	7,478	17,259	23,272	16,888	134.22	89.52
Tax equivalent adjustments.....	330	181	438	401	454	82.32	-26.17
Applicable income taxes (tax equivalent).....	17,845	7,659	17,697	23,673	17,342	132.99	84.18
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	50,582	24,243	57,518	70,672	63,401	108.65	177.34
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	50,582	24,243	57,518	70,672	63,401	108.65	177.34
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	50,582	24,243	57,518	70,672	63,401	108.65	177.34
Investment securities income (tax equivalent).....	9,345	10,031	18,936	20,526	17,936	-6.84	44.97
US Treasury and agency securities (excluding mortgage-backed securities).....	817	1,157	1,990	3,452	3,403	-29.39	-40.80
Mortgage-backed securities.....	4,297	7,051	12,040	14,085	11,332	-39.06	21.45
All other securities.....	4,231	1,823	4,906	2,989	3,201	132.07	176.88
Cash dividends declared.....	13,197	12,728	25,457	24,919	21,307	3.68	76.41
Common.....	13,197	12,728	25,457	24,919	21,307	3.68	76.41
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.33	3.18	66	3.64	3.75	40	3.46	3.53	40	4.06	4.19	39	3.85	4.08	30
Less: Interest expense	0.31	0.30	54	0.71	0.67	55	0.57	0.54	56	0.96	0.95	51	0.71	0.75	47
Equals: Net interest income (tax equivalent)	3.02	2.86	62	2.94	3.04	34	2.89	2.96	36	3.11	3.21	35	3.14	3.33	32
Plus: Non-interest income	0.29	0.94	13	0.40	0.91	21	0.37	0.98	16	0.42	0.90	20	0.41	0.90	17
Equals: adjusted operating income (tax equivalent)	3.31	3.78	25	3.34	3.91	28	3.26	3.96	26	3.52	4.16	27	3.55	4.27	20
Less: Overhead expense	1.76	2.32	17	1.87	2.49	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Less: Provision for credit losses	-0.22	-0.03	15	0.53	0.56	56	0.36	0.38	54	0.03	0.12	23	0.08	0.12	45
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	56	0.01	0.03	59	0.01	0.02	60	0	0.01	29	0	0	42
Plus: other tax equivalent adjustments	0	0	44	0	0	92	0	0	54	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.77	1.70	54	0.93	0.96	49	1.05	1.22	39	1.49	1.53	44	1.46	1.55	41
Less: Applicable income taxes (tax equivalent)	0.46	0.37	74	0.22	0.21	50	0.25	0.27	47	0.37	0.35	55	0.31	0.32	47
Less: Minority interest	0	0	46	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	1.31	1.30	50	0.71	0.77	46	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	1.31	1.31	49	0.71	0.77	46	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Memo: Net income (last four quarters)	1.10	1.23	34	0.93	0.98	44	0.80	0.97	34	1.12	1.19	41	1.14	1.22	39
Net income—BHC and noncontrolling (minority) interest	1.31	1.31	48	0.71	0.78	45	0.80	0.97	34	1.12	1.19	42	1.14	1.22	40
Margin Analysis															
Average earning assets / Average assets	94.18	94.04	48	93.46	93.41	50	93.55	93.47	49	93.59	93.22	52	93.48	93.23	50
Average interest-bearing funds / Average assets	67.82	65.79	59	72.33	69.51	61	70.07	68.25	58	71.61	70.66	57	71.32	70.70	55
Interest income (tax equivalent) / Average earning assets	3.54	3.40	64	3.90	4.03	32	3.70	3.78	36	4.34	4.49	36	4.12	4.38	30
Interest expense / Average earning assets	0.33	0.32	54	0.76	0.71	55	0.61	0.57	56	1.02	1.02	50	0.76	0.81	45
Net interest income (tax equivalent) / Average earning assets	3.21	3.05	59	3.14	3.26	38	3.09	3.17	34	3.32	3.45	33	3.36	3.58	32
Yield or Cost															
Total loans and leases (tax equivalent)	3.92	4.08	37	4.22	4.49	31	4.07	4.28	31	4.71	4.98	33	4.51	4.85	26
Interest-bearing bank balances	0.08	0.12	7	0.15	0.57	4	0.14	0.32	6	0.87	2.26	4	1.35	1.88	17
Federal funds sold and reverse repos	0	0.14	21		0.59		0	0.43	13	0.96	2.02	15	0	1.50	9
Trading assets		0.42			0.75			0.80			0.49			0.70	
Total earning assets	3.53	3.42	66	3.90	3.99	38	3.70	3.80	36	4.33	4.47	40	4.11	4.33	34
Investment securities (tax equivalent)															
US Treasury and agency securities (excluding mortgage-backed securities)	1.82	1.88	54	2.31	2.54	25	2.16	2.32	36	2.40	2.74	20	2.23	2.69	10
Mortgage-backed securities	1.34	1.27	57	1.30	2.27	12	1.46	1.87	34	2	2.54	20	1.84	2.20	37
All other securities	1.46	1.49	47	2.46	2.30	68	2.19	2.05	65	2.40	2.54	30	2.22	2.44	21
	2.38	2.66	41	2.30	3.16	12	2.24	3.24	20	3.42	3.80	34	3.28	3.74	36
Interest-bearing deposits															
Time deposits of \$250K or more	0.37	0.32	67	0.87	0.80	61	0.69	0.62	62	1.21	1.13	59	0.86	0.85	54
Time deposits < \$250K	0.68	0.90	33	1.79	1.86	40	1.50	1.60	39	2.15	2.13	48	1.61	1.57	47
Other domestic deposits	0.75	0.87	40	1.49	1.71	24	1.31	1.49	27	1.94	1.91	45	1.46	1.42	50
Foreign deposits	0.29	0.19	82	0.66	0.50	72	0.51	0.36	80	1.02	0.86	64	0.69	0.64	60
		0.57			1.44			1.24			2.53			1.85	
Federal funds purchased and repos															
Other borrowed funds and trading liabilities	0.10	0.11	53	0.83	0.53	79	0.60	0.37	78	1.54	1.23	65	1.09	1.03	59
All interest-bearing funds	0.75	0.56	67	2.14	0.60	91	2.04	0.55	87	2.18	1.03	69	1.81	2.10	25
	0.46	0.47	54	0.98	0.96	51	0.82	0.79	54	1.34	1.34	50	1	1.06	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	11,152	13,605	26,449	26,300	22,893
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	1,723	1,938	3,718	5,486	5,433
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	837	839	1,630	1,651	1,314
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	-85	-20	-51	11	18
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	919	1,146	3,322	1,153	2,987
Other non-interest income	7,758	9,702	17,830	17,999	13,141
Total overhead expenses	68,000	63,966	134,071	126,756	111,167
Personnel expense	40,925	40,504	80,399	77,287	68,595
Net occupancy expense	12,396	10,667	21,871	19,710	18,452
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	447	526	1,025	1,182	594
Other operating expenses	14,232	12,269	30,776	28,577	23,526
Fee income on mutual funds and annuities	837	839	1,630	1,651	1,314
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	698	700	695	692	652
Average personnel expense per employee	58.63	57.86	115.68	111.69	105.21
Average assets per employee	11,084.57	9,770.89	10,355.92	9,137.42	8,501.33

	BHC	Peer # 2	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	7.51	0.51	95	6.17	0.61	92	6.16	0.51	93	6.28	0.66	92	5.74	1.69	85
Overhead expenses / Net Interest Income + non-interest income	53.28	59.77	22	56.10	61.89	24	57.26	61.22	29	57.01	61.79	27	56.59	61.22	29
Percent of Average Assets															
Total overhead expense	1.76	2.32	17	1.87	2.49	17	1.86	2.48	18	2	2.59	20	2.01	2.58	18
Personnel expense	1.06	1.36	21	1.18	1.44	27	1.12	1.42	20	1.22	1.50	25	1.24	1.46	30
Net occupancy expense	0.32	0.27	71	0.31	0.30	55	0.30	0.30	55	0.31	0.32	51	0.33	0.31	60
Other operating expenses	0.38	0.67	8	0.37	0.72	8	0.44	0.73	11	0.47	0.76	15	0.44	0.79	7
Overhead less non-interest income	1.47	1.34	62	1.47	1.53	46	1.50	1.44	53	1.59	1.65	44	1.59	1.65	44
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.15	57.80	29	56.05	60.15	28	57.16	58.93	36	56.91	59.91	36	56.46	60.51	32
Personnel expense	31.99	33.60	40	35.49	34.68	52	34.27	33.88	49	34.70	34.17	54	34.84	34.42	50
Net occupancy expense	9.69	7.04	90	9.35	7.20	83	9.32	7.04	85	8.85	7.50	70	9.37	7.33	84
Other operating expenses	11.47	16.92	6	11.21	17.75	5	13.56	17.57	14	13.36	17.93	13	12.25	18.28	9
Total non-interest income	8.72	22.60	12	11.92	21.21	22	11.28	23.45	16	11.81	19.83	27	11.63	20.30	20
Fiduciary activities income	0	2.03	24	0	1.37	24	0	1.45	22	0	1.61	22	0	1.95	20
Service charges on domestic deposit accounts	1.35	2.77	25	1.70	2.85	32	1.59	2.67	32	2.46	3.21	35	2.76	3.58	38
Trading revenue	0	0.05	39	0	0.14	44	0	0.10	39	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0.65	0.98	53	0.74	1.01	55	0.69	1.03	49	0.74	0.91	60	0.67	0.85	57
Insurance activities revenue	0	0.58	24	0	0.45	22	0	0.41	22	0	0.37	22	0	0.46	19
Venture capital revenue	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
Net servicing fees	-0.07	0.51	9	-0.02	-0.19	31	-0.02	0	29	0	0.22	33	0.01	0.52	28
Net securitization income	0	0	49	0	0	50	0	0	48	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	0.72	3.90	30	1	4.33	37	1.42	5.55	31	0.52	2.27	38	1.52	1.98	56
Other non-interest income	6.06	7.51	41	8.50	7.35	68	7.60	7.76	57	8.08	7.41	63	6.67	7.05	49
Overhead less non-interest income	44.43	34.94	74	44.13	38.09	62	45.88	34.63	80	45.10	39.47	67	44.83	39.75	65
Applicable income taxes / Pretax net operating income (tax equivalent)	25.60	21.17	80	23.44	18.84	74	22.95	20.30	63	24.67	21.51	79	20.92	18.37	60
Applicable income tax + TE / Pretax net operating income + TE	26.08	22.50	72	24.01	22.28	57	23.53	22.51	55	25.09	23.31	63	21.48	21.35	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	5,296,397	4,914,321	5,179,827	4,584,698	4,021,013	7.77	72.93
Commercial and industrial loans	556,726	703,403	709,463	415,647	325,207	-20.85	84.88
Loans to individuals	6,590	8,373	7,538	9,893	12,605	-21.29	-67.03
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	129,935	132,851	125,739	129,328	99,020	-2.19	75.69
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	5,989,648	5,758,948	6,022,567	5,139,566	4,457,845	4.01	73.22
Less: Allowance for loan and lease losses	60,389	57,839	71,124	40,003	37,688	4.41	96.92
Net loans and leases	5,929,259	5,701,109	5,951,443	5,099,563	4,420,157	4.00	73.01
Debt securities that reprice or mature in over 1 year	920,574	693,190	806,523	748,797	707,380	32.80	73.26
Mutual funds and equity securities	15,440	17,182	14,694	16,473	15,921	-10.14	-18.52
Subtotal	6,865,273	6,411,481	6,772,660	5,864,833	5,143,458	7.08	72.61
Interest-bearing bank balances	319,536	288,153	212,106	226,831	165,737	10.89	194.25
Federal funds sold and reverse repos	148	0	148	0	0		
Debt securities that reprice or mature within 1 year	162,514	228,625	139,989	131,078	84,884	-28.92	347.11
Trading assets	0	0	0	0	0		
Total earning assets	7,347,471	6,928,259	7,124,903	6,222,742	5,394,079	6.05	78.23
Non-interest-bearing cash and due from depository institutions	55,716	54,454	57,835	55,540	42,862	2.32	25.80
Premises, fixed assets, and leases	63,154	65,396	65,267	65,890	49,175	-3.43	28.04
Other real estate owned	0	354	0	563	830	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,238	1,238	1,238	1,238	1,238	0.00	0.00
Intangible and other assets	387,200	439,584	416,187	366,155	319,933	-11.92	54.92
Total assets	7,854,642	7,489,285	7,665,430	6,712,128	5,808,117	4.88	75.77
Quarterly average assets	7,781,429	7,123,495	7,611,145	6,465,373	5,712,577	9.24	77.00
Average loans and leases (YTD)	6,085,083	5,390,481	5,623,990	4,960,555	4,282,819	12.89	81.73
Memoranda							
Loans held-for-sale	816	2,793	1,335	1,743	1,112	-70.78	-87.37
Loans not held-for-sale	5,988,832	5,756,155	6,021,232	5,137,823	4,456,733	4.04	73.52
Real estate loans secured by 1-4 family	854,608	871,882	873,189	887,033	807,875	-1.98	1.60
Commercial real estate loans	4,437,023	4,037,492	4,301,760	3,692,440	3,208,568	9.90	100.04
Construction and land development	335,166	298,488	267,192	334,030	318,415	12.29	119.45
Multifamily	902,394	731,271	815,076	578,209	540,423	23.40	216.02
Nonfarm nonresidential	3,199,463	3,007,733	3,219,492	2,780,201	2,349,730	6.37	79.76
Real estate loans secured by farmland	4,766	4,947	4,878	5,225	4,570	-3.66	36.21
Total investment securities	1,098,528	938,997	961,206	896,348	808,185	16.99	87.27
U.S. Treasury securities	22,794	72,983	9,392	12,580	4,920	-68.77	276.14
US agency securities (excluding mortgage-backed securities)	102,886	97,801	81,175	154,402	169,031	5.20	-9.20
Municipal securities	282,615	109,060	244,340	72,182	83,413	159.14	187.97
Mortgage-backed securities	589,388	574,397	535,243	629,043	524,808	2.61	69.30
Asset-backed securities	47,236	40,308	40,691	0	0	17.19	
Other debt securities	38,169	27,266	35,671	11,668	10,092	39.99	1793.30
Mutual funds and equity securities	15,440	17,182	14,694	16,473	15,921	-10.14	-18.52
Available-for-sale securities	988,673	811,981	855,746	755,900	638,618	21.76	114.75
U.S. Treasury securities	22,794	72,983	9,392	12,580	4,920	-68.77	276.14
US agency securities (excluding mortgage-backed securities)	83,650	66,875	55,610	123,067	136,006	25.08	-3.54
Municipal securities	265,251	98,850	233,710	60,021	45,504	168.34	553.21
Mortgage-backed securities	534,573	508,199	480,672	551,064	447,096	5.19	73.53
Asset-backed securities	47,236	40,308	40,691	0	0	17.19	
Other debt securities	35,169	24,766	35,671	9,168	5,092	42.01	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	1,759	3,407	3,101	929	-2,713	-48.37	-45.47
Available-for-sale securities appreciation (depreciation)	7,547	16,422	16,474	3,640	-11,123	-54.04	-29.17
Structured notes, fair value	1,055	1,056	1,057	0	0	-0.09	
Pledged securities	653,260	601,695	578,003	581,056	476,333	8.57	83.01

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	0	0	0	0	0		
NOW, ATS and transaction accounts	316,587	233,443	534,674	243,474	194,755	35.62	21.02
Time deposits less brokered deposits < \$250K	531,622	606,041	658,393	588,321	512,754	-12.28	
MMDA and other savings accounts	5,566,413	4,764,323	4,843,986	4,180,394	3,670,902	16.84	98.85
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	6,414,622	5,603,807	6,037,053	5,012,189	4,378,411	14.47	96.99
Time deposits of \$250K or more	146,856	218,154	183,200	218,659	167,301	-32.68	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	100,190	58,116	69,560	128,658	233,905	72.40	-42.31
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	165,934	100,000	255,882	40,263	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	25,000	114,781	25,000	109,934	140,855	-78.22	-82.61
Brokered deposits < \$250K	153,961	304,310	236,663	63,823	76,983	-49.41	
Noncore funding	426,007	861,295	614,423	776,956	659,307	-50.54	-39.17
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	113,045	118,239	118,257	118,220	105,027	-4.39	261.88
Other liabilities	104,292	160,455	131,913	79,500	41,633	-35.00	302.30
Total liabilities	7,057,966	6,743,796	6,901,646	5,986,865	5,184,378	4.66	75.84
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	563,980	561,257	562,421	560,263	514,703	0.49	32.89
Common surplus	0	0	0	0	0		
Retained earnings	228,803	174,267	191,418	162,752	116,874	31.29	859.91
Accumulated other comprehensive income	5,345	11,417	11,397	2,248	-7,838	-53.18	-20.09
Other equity capital components	-1,452	-1,452	-1,452	0	0		
Total holding company equity capital	796,676	745,489	763,784	725,263	623,739	6.87	75.12
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	796,676	745,489	763,784	725,263	623,739	6.87	75.12
Total liabilities and capital	7,854,642	7,489,285	7,665,430	6,712,128	5,808,117	4.88	75.77
Memoranda							
Non-interest-bearing deposits	1,699,817	1,502,263	1,525,072	1,137,673	960,923	13.15	104.13
Interest-bearing deposits	5,015,622	4,624,008	4,931,844	4,156,998	3,661,772	8.47	85.39
Total deposits	6,715,439	6,126,271	6,456,916	5,294,671	4,622,695	9.62	89.80
Long-term debt that reprices within 1 year	0	40,934	0	55,881	40,263	-100.00	-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	763,784	725,263	725,263	623,739	583,122		
Accounting restatements	0	0	-3,395	125	0		
Net income	50,582	24,243	57,518	70,672	63,401		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	1,559	994	2,158	2,143	1,969		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,452	1,452	0	0		
Changes incident to business combinations	0	0	0	43,417	0		
Less: Dividends declared	13,197	12,728	25,457	24,919	21,307		
Change in other comprehensive income	-6,052	9,169	9,149	10,086	-3,446		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	796,676	745,489	763,784	725,263	623,739		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	67.43	47.38	90	65.62	48.99	87	67.57	48.33	89	68.30	52.67	85	69.23	53.63	83
Commercial and industrial loans	7.09	11.46	24	9.39	14.96	27	9.26	13.47	34	6.19	11.45	27	5.60	11.42	20
Loans to individuals	0.08	2.05	14	0.11	2.29	16	0.10	2.29	14	0.15	2.71	16	0.22	2.65	18
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans	0	0.40	17	0	0.47	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases	1.65	1.35	71	1.77	1.29	70	1.64	1.39	70	1.93	1.08	74	1.70	2.64	49
Net loans and leases	75.49	65.71	84	76.12	71.37	68	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Debt securities over 1 year	11.72	16.22	34	9.26	12.18	34	10.52	13.53	38	11.16	13.66	36	12.18	13.20	49
Mutual funds and equity securities	0.20	0.07	86	0.23	0.06	87	0.19	0.05	87	0.25	0.06	89	0.27	0.05	90
Subtotal	87.40	82.54	74	85.61	84.41	53	88.35	83.47	79	87.38	86.76	47	88.56	87.24	54
Interest-bearing bank balances	4.07	7.78	34	3.85	5.87	38	2.77	6.78	27	3.38	2.97	63	2.85	2.30	70
Federal funds sold and reverse repos	0	0.04	81	0	0.04	37	0	0.02	79	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.07	1.85	64	3.05	1.97	74	1.83	2.03	63	1.95	2.10	61	1.46	2.14	54
Trading assets	0	0.03	37	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets	93.54	93.19	56	92.51	92.83	42	92.95	92.98	46	92.71	92.39	57	92.87	92.24	61
Non-interest cash and due from depository institutions	0.71	1.04	28	0.73	1.08	25	0.75	1.07	33	0.83	1.14	31	0.74	1.25	25
Other real estate owned	0	0.02	16	0	0.04	36	0	0.03	13	0.01	0.04	38	0.01	0.04	41
All other assets	5.75	5.68	53	6.76	5.99	63	6.30	5.87	58	6.46	6.41	51	6.39	6.39	52
Memoranda															
Short-term investments	6.14	10.40	31	6.90	8.34	46	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
U.S. Treasury securities	0.29	0.30	71	0.97	0.19	88	0.12	0.19	77	0.19	0.29	73	0.08	0.37	63
US agency securities (excluding mortgage-backed securities)	1.31	1.61	56	1.31	0.98	69	1.06	1.28	60	2.30	1.25	76	2.91	1.67	75
Municipal securities	3.60	3.34	60	1.46	2.64	44	3.19	2.96	64	1.08	2.58	38	1.44	2.66	43
Mortgage-backed securities	7.50	9.74	41	7.67	8.33	50	6.98	8.52	45	9.37	9.38	53	9.04	8.73	59
Asset-backed securities	0.60	0.45	77	0.54	0.27	84	0.53	0.35	81	0	0.30	34	0	0.26	33
Other debt securities	0.49	0.62	60	0.36	0.55	61	0.47	0.60	58	0.17	0.53	51	0.17	0.52	49
Loans held-for-sale	0.01	0.34	20	0.04	0.56	22	0.02	0.58	17	0.03	0.39	24	0.02	0.29	28
Loans held for investment	76.25	65.68	86	76.86	70.96	73	78.55	69.07	85	76.55	72.01	69	76.73	73.24	59
Real estate loans secured by 1-4 family	10.88	13.58	45	11.64	15.05	44	11.39	14.47	44	13.22	16.02	47	13.91	16.83	45
Revolving	2.76	1.66	73	3.45	1.96	77	3.07	1.79	75	3.92	2.24	76	4.33	2.43	78
Closed-end, secured by first liens	7.73	11.38	36	7.74	12.48	32	7.89	12.11	37	8.76	13.07	33	8.99	13.60	34
Closed-end, secured by junior liens	0.39	0.22	80	0.45	0.31	74	0.43	0.27	75	0.54	0.37	71	0.59	0.41	70
Commercial real estate loans	56.49	30.82	94	53.91	30.76	92	56.12	30.65	93	55.01	33.26	91	55.24	33.39	91
Construction and land development	4.27	4.24	56	3.99	4.65	47	3.49	4.32	39	4.98	5	53	5.48	4.78	61
Multifamily	11.49	5.19	86	9.76	4.68	85	10.63	5.03	86	8.61	4.76	83	9.30	5.12	82
Nonfarm nonresidential	40.73	19.97	97	40.16	19.93	97	42	19.97	97	41.42	21.85	97	40.46	21.85	96
Real estate loans secured by farmland	0.06	0.81	39	0.07	0.85	39	0.06	0.85	41	0.08	0.95	39	0.08	0.88	38

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	88.43	71.52	87	85.33	68.15	85	86.01	69.38	84	89.20	72.74	85	90.20	72.88	87
Real estate loans secured by 1-4 family	14.27	20.62	37	15.14	21.04	37	14.50	20.91	36	17.26	22.29	40	18.12	23.13	41
Revolving	3.62	2.56	71	4.49	2.76	75	3.90	2.61	73	5.11	3.13	76	5.65	3.34	78
Closed-end	10.65	17.71	30	10.65	17.91	29	10.60	17.94	29	12.15	18.71	29	12.48	19.33	32
Commercial real estate loans	74.08	46.80	95	70.11	43.14	94	71.43	44.23	94	71.84	46.16	93	71.98	45.57	93
Construction and land development	5.60	6.48	45	5.18	6.52	38	4.44	6.26	33	6.50	6.97	51	7.14	6.53	63
1-4 family	0.78	1.22	43	1.27	1.40	57	0.83	1.14	49	1.73	1.47	64	1.94	1.52	68
Other	4.82	5.06	51	3.91	5.04	36	3.60	4.94	34	4.77	5.34	50	5.20	4.90	58
Multifamily	15.07	7.60	84	12.70	6.37	85	13.53	7.01	85	11.25	6.42	82	12.12	6.76	80
Nonfarm nonresidential	53.42	30.55	95	52.23	28.11	96	53.46	29.04	97	54.09	30.59	97	52.71	30.16	97
Owner-occupied	14.79	10.50	78	13.88	9.61	83	14.04	10	79	14.67	10.68	80	14.20	10.31	78
Other	38.63	19.68	93	38.34	18.11	95	39.42	18.53	95	39.43	19.36	95	38.51	19.35	96
Real estate loans secured by farmland	0.08	1.31	38	0.09	1.24	38	0.08	1.30	39	0.10	1.38	38	0.10	1.27	37
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	9.29	17.90	15	12.21	21.54	18	11.78	19.85	25	8.09	16.16	19	7.30	16.21	18
Loans to individuals	0.11	3.38	13	0.15	3.41	16	0.13	3.53	14	0.19	4	15	0.28	3.89	17
Credit card loans	0	0.03	33	0	0.03	32	0	0.03	33	0	0.04	32	0	0.04	32
Agricultural loans	0	0.67	17	0	0.71	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases	2.17	2.11	69	2.31	1.89	68	2.09	2.07	67	2.52	1.48	74	2.22	3.74	50
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	732.25	466.69	97	741.43	493.71	94	745.55	473.75	97	723.66	493.53	91	716.42	505.61	88
Real estate loans secured by 1-4 family	118.15	134.41	47	131.54	152.34	46	125.68	142.34	48	140.01	151.03	50	143.94	161.34	53
Revolving	29.97	16.52	79	38.99	20.05	82	33.83	17.81	81	41.48	21.25	82	44.86	23.52	81
Closed-end	88.19	115.32	41	92.55	129.93	36	91.85	122.21	39	98.53	127.10	40	99.08	134.73	39
Commercial real estate loans	613.44	302.67	97	609.14	312.13	95	619.16	302.08	97	582.82	311.74	95	571.67	316.03	94
Construction and land development	46.34	41.97	60	45.03	47.15	53	38.46	42.85	49	52.72	46.63	61	56.73	44.92	68
1-4 family	6.45	7.74	52	11.06	9.84	62	7.22	7.52	56	14.02	9.52	72	15.42	10.21	73
Other	39.89	33.01	63	33.97	36.48	51	31.24	33.94	51	38.70	35.90	57	41.31	33.75	62
Multifamily	124.76	49.96	87	110.33	47.28	87	117.32	48.67	88	91.27	44.76	86	96.29	48.38	84
Nonfarm nonresidential	442.34	197.97	97	453.78	203.73	98	463.39	198.42	99	438.83	206.64	98	418.65	208.15	98
Owner-occupied	122.44	67.49	90	120.63	69.16	89	121.67	67.98	87	118.99	71.54	87	112.77	70.68	83
Other	319.90	126.96	97	333.15	130.32	97	341.72	125.78	97	319.85	130.65	97	305.88	134.17	97
Real estate loans secured by farmland	0.66	8.06	41	0.75	8.48	42	0.70	8.35	42	0.82	8.66	40	0.81	8.13	38
Loans to depository institutions and acceptances of other banks	0	0.02	45	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	76.97	114.08	30	106.12	154.44	34	102.11	133.93	39	65.61	106.70	33	57.94	107.07	24
Loans to individuals	0.91	20.19	13	1.26	22.72	17	1.08	22.15	14	1.56	24.83	17	2.25	24.45	20
Credit card loans	0	0.17	33	0	0.21	32	0	0.20	33	0	0.24	32	0	0.24	32
Agricultural loans	0	3.83	17	0	4.68	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases	17.96	13.49	72	20.04	13.44	72	18.10	13.62	73	20.41	10.25	77	17.64	25.58	52
Supplemental															
Non-owner occupied CRE loans / Gross loans	59.46	36.08	91	56.22	33.40	91	57.50	34	91	57.18	35.38	89	57.78	35.09	90
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	492.35	233.35	95	488.51	241.60	95	498.44	232.08	96	463.84	239.13	94	458.90	243.62	93
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	614.80	304.90	96	609.14	315.12	95	620.11	304.52	97	582.82	315.15	94	571.67	318.90	94

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	6.14	10.40	31	6.90	8.34	46	4.60	9.38	24	5.33	5.36	55	4.32	4.70	54
Liquid assets	13.88	22.17	19	14.50	17.64	34	11.67	19.32	22	16.04	16.28	53	15.62	15.56	53
Investment securities	13.99	18.87	35	12.54	14.73	42	12.54	16.07	39	13.35	16.41	39	13.91	16.02	45
Net loans and leases	75.49	65.71	84	76.12	71.37	68	77.64	69.27	81	75.98	72.36	65	76.10	73.30	56
Net loans, leases and standby letters of credit	75.75	66.09	83	76.34	71.74	68	77.83	69.67	80	76.23	72.78	63	76.47	73.71	57
Core deposits	81.67	78.86	62	74.82	73.75	48	78.76	76.49	59	74.67	71.61	64	75.38	69.97	70
Noncore funding	5.42	8.06	37	11.50	13.25	42	8.02	10.29	41	11.58	14.61	38	11.35	16.58	32
Time deposits of \$250K or more	1.87	3.01	30	2.91	3.78	42	2.39	3.37	39	3.26	4.33	43	2.88	4.28	40
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	1.28	0.55	80	0.78	0.72	64	0.91	0.62	71	1.92	0.77	80	4.03	0.96	90
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	1.27	0.53	80	0.78	0.67	68	0.91	0.59	72	1.92	0.75	82	4.03	0.97	90
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.67	17	2.22	1.76	69	1.30	1.06	70	3.81	2.75	69	0.69	3.63	29
Earning assets that reprice within 1 year	31.23	31.76	52	29.83	31.27	53	29.44	31.93	49	28.43	33.16	39	23.62	32.35	29
Interest-bearing liabilities that reprice within 1 year	8.47	13.65	47	11.73	16.01	47	11.42	14.04	56	10.65	18.54	34	9.79	18.20	30
Long-term debt that reprices within 1 year	0	0.05	41	0.55	0.11	88	0	0.10	38	0.83	0.15	87	0.69	0.16	86
Net assets that reprice within 1 year	22.76	17.40	58	17.55	14.91	55	18.02	17.03	47	16.94	13.71	54	13.15	12.98	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-0.82	-3.20	54	5.37	5.81	48	3.87	0.77	58	7.14	10.70	36	7.94	13.54	27
Net short-term noncore funding dependence	-2.51	-6.28	59	1.02	0.49	50	1.68	-3.25	62	4.90	5.88	42	4.91	8.57	33
Short-term investment / Short-term noncore funding	155.54	323.58	44	88.75	146.06	50	75.53	230.45	38	55.48	78.10	59	49.80	62.28	62
Liquid assets - short-term noncore funding / Nonliquid assets	11.53	22.52	27	7.87	11.45	43	6.33	16.27	29	7.65	6.90	57	8.25	4.17	67
Net loans and leases / Total deposits	88.29	78.71	72	93.06	88.39	60	92.17	84.20	72	96.32	90.96	65	95.62	92.88	55
Net loans and leases / Core deposits	92.43	83.94	69	101.74	97.80	59	98.58	91.10	68	101.74	102.55	51	100.95	106.50	41
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.27	0.50	58	0.56	1.14	58	0.50	0.88	59	0.16	0.36	52	-0.52	-0.47	35
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.14	2.10	41	2.71	3.84	39	2.64	3.63	41	0.61	1.28	33	-2.12	-1.95	40
Structured notes appreciation (depreciation) / Tier 1 capital	0	-0.01	55	0	-0.02	26	0	0.03	34		-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	8.59	5.71	75	11.70	6.32	78	9.44	5.36	77	13.83	7.25	77	19.01	10.76	74
Available-for-sale securities	90	92.95	25	86.47	92.05	23	89.03	93.39	24	84.33	91.33	21	79.02	88.32	25
U.S. Treasury securities	2.07	1.65	75	7.77	1.51	88	0.98	1.22	74	1.40	2.07	73	0.61	2.08	65
US agency securities (excluding mortgage-backed securities)	9.37	9.81	63	10.42	7.21	69	8.45	8.39	62	17.23	8.16	77	20.91	11	76
Municipal securities	25.73	17.74	67	11.61	17.50	45	25.42	18.61	64	8.05	15.40	36	10.32	16.63	44
Mortgage-backed securities	53.65	54.62	47	61.17	56.49	54	55.68	54.48	50	70.18	57.07	69	64.94	54.50	61
Asset-backed securities	4.30	2.44	78	4.29	1.54	84	4.23	1.97	82	0	1.70	34	0	1.54	33
Other debt securities	3.47	3.80	65	2.90	4.07	60	3.71	4.34	62	1.30	3.73	52	1.25	3.75	50
Mutual funds and equity securities	1.41	0.51	81	1.83	0.49	83	1.53	0.44	82	1.84	0.49	86	1.97	0.41	89
Debt securities 1 year or less	14.79	11.27	72	24.35	13.85	79	14.56	13.69	64	14.62	13.55	62	10.50	13.91	56
Debt securities 1 to 5 years	23.03	18.32	66	36.59	19.89	83	33.73	20.49	76	49.49	23.43	83	46	23.42	85
Debt securities over 5 years	60.77	66.71	33	37.24	61.58	15	50.18	61.87	29	34.05	58.63	16	41.53	58.36	26
Pledged securities	59.47	38.80	74	64.08	47.76	66	60.13	44.55	68	64.82	43.76	73	58.94	42.20	68
Structured notes, fair value	0.10	0.22	75	0.11	0.04	86	0.11	0.03	89	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	-6.69	42.70	29	88.65	139.78	51	-1.58	136.94	15	42.81	32.84	68	51.20	16.28	77
Investment securities	16.99	30.46	37	11.81	9.89	57	7.24	16.36	38	10.91	4.80	69	2.85	8.02	42
Core deposits	14.47	14.37	56	18.57	22.99	38	20.45	23.17	46	14.48	9.96	74	7.52	10.40	50
Noncore funding	-50.54	-28.42	21	6.13	9.77	56	-20.92	-12.78	38	17.84	4.16	72	7.40	6.76	48

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,207,761	1,186,972	1,107,279	1,086,522	973,710
Commit: Secured commercial real estate loans	418,620	427,411	346,587	412,953	384,932
Commit: Unsecured real estate loans	15,685	895	15,895	328	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	20,242	16,547	14,772	17,203	21,586
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	15.38	16.36	44	15.85	15.78	51	14.45	16.09	39	16.19	16.97	47	16.76	17.31	48
Standby letters of credit	0.26	0.31	52	0.22	0.31	46	0.19	0.31	38	0.26	0.36	42	0.37	0.35	58
Commercial and similar letters of credit	0	0.01	38	0	0.01	36	0	0.01	37	0	0.01	36	0	0.01	35
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.01	46	0	0	46	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
Derivative contracts	25.27	3.98	91	23.99	4.37	90	25.96	3.72	91	17.11	2.95	87	11.48	6.51	74
Interest rate contracts	25.27	3.87	92	23.99	4.21	90	25.96	3.62	92	17.11	2.87	87	11.48	6.40	74
Interest rate futures and forward contracts	0	0.14	38	0	0.33	37	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.16	36	0	0.35	36	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	45	0	0.04	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	25.27	3.09	94	23.99	2.79	94	25.96	2.58	95	17.11	2.19	93	11.48	5.18	80
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.85	25.18	30	22.02	23.96	42	19.69	24.20	33	21.90	24.81	36	22.74	25.18	38

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Interest rate contracts	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Interest rate contracts	1,984,778	1,796,611	1,990,287	1,148,409	666,673
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	987,389	883,306	980,144	589,069	348,336
One year or less	0	0	0	0	0
Over 1 year to 5 years	98,073	13,106	75,133	40,967	42,202
Over 5 years	889,316	870,200	905,011	548,102	306,134
Gross negative fair value (absolute value)	54,220	100,568	80,877	26,852	11,036
Gross positive fair value	54,212	100,310	80,734	26,852	12,135
Held for trading	0	0	0	0	0
Non-traded	54,212	100,310	80,734	26,852	12,135
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Notional Amount															
Interest rate contracts	100	99.88	57	100	99.90	56	100	99.50	58	100	99.57	60	100	99.91	54
Foreign exchange contracts	0	0.11	44	0	0.10	44	0	0.19	43	0	0.14	42	0	0	46
Equity, commodity, and other contracts	0	0	47	0	0	47	0	0	47	0	0.07	45	0	0	47
Futures and forwards															
Written options	0	7.49	15	0	12.26	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	48	0	0	49
Over-the-counter	0	7.49	15	0	12.21	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	1.26	36	0	1.85	33	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	1.26	36	0	1.81	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	100	78.96	89	100	69.08	90	100	71.83	91	100	64.61	90	100	65.42	91
Held for trading															
Interest rate contracts	0	22.18	34	0	13.70	36	0	16.03	34	0	15.01	35	0	13.60	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Non-traded															
Interest rate contracts	100	77.82	65	100	86.30	63	100	83.97	65	100	84.99	64	100	86.40	61
Foreign exchange contracts	100	77.64	69	100	86.12	67	100	83.02	69	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts	0	0	46	0	0	46	0	0	45	0	0.01	44	0	0	47
Derivative contracts (excluding futures and forex 14 days or less)	0	0	48	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	49.75	82.49	16	49.17	70.94	20	49.25	79.60	20	51.29	80.07	20	52.25	82.85	17
Over 1 year to 5 years	0	12.18	11	0	16.71	13	0	15.52	12	0	15.20	15	0	12.75	13
Over 5 years	4.94	21.55	32	0.73	18.62	29	3.77	19.75	30	3.57	22.92	29	6.33	22.66	36
Gross negative fair value (absolute value)	44.81	38.27	57	48.44	31.71	67	45.47	32.47	64	47.73	34.12	61	45.92	36.28	57
Gross positive fair value	2.73	1.91	71	5.60	3.20	81	4.06	2.84	71	2.34	1.30	81	1.66	0.66	92
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	2.73	1.55	83	5.58	2.37	91	4.06	2.25	84	2.34	1.14	85	1.82	1.10	84
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.01	94	0.17	0.01	95	0.13	0.01	95	0.05	0	95	0.02	0.01	88
Gross positive fair value (X)	0.08	0.01	95	0.17	0.01	96	0.13	0.01	95	0.05	0	95	0.02	0.01	87
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.08	0	97	0.17	0	98	0.13	0	98	0.05	0	98	0.02	0.01	89
Current credit exposure (X)	0	0.01	22	0	0.02	23	0	0.02	21	0	0.01	18	0	0	18
Credit losses on derivative contracts	0	0	50	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.16	19	0	0.33	20	0	0.27	18	0	0.10	18	0	0.06	18

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	71,124	40,003	40,003	37,688	35,455
Gross losses	3,132	624	2,051	1,936	3,347
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	519	237	539	2,121	1,167
Net losses	2,613	387	1,512	-185	2,180
Provision for loan and lease losses	-8,122	18,223	25,977	2,130	4,413
Adjustments	0	0	6,656	0	0
Ending balance	60,389	57,839	71,124	40,003	37,688
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.21	-0.03	15	0.53	0.55	57	0.36	0.38	55	0.03	0.12	23	0.08	0.12	45
Provision for loan and lease losses / Average loans and leases	-0.27	-0.04	16	0.68	0.76	51	0.46	0.53	49	0.04	0.16	22	0.10	0.16	42
Provision for loan and lease losses / Net loan and lease losses	-310.83	62.34	24	4,708.79	1,122.38	87	1,718.06	672.96	87	-1,151.35	142.73	3	202.43	182.69	66
Allowance for loan and lease losses / Total loans and leases not held for sale	1.01	1.32	15	1	1.22	29	1.18	1.35	35	0.78	0.94	30	0.85	0.94	41
Allowance for loan and lease losses / Total loans and leases	1.01	1.31	16	1	1.21	30	1.18	1.33	38	0.78	0.93	30	0.85	0.93	41
Allowance for loan and lease losses / Net loans and leases losses (X)	11.56	49.92	33	74.73	33.72	85	47.04	25.33	83	17.18	17.29	21.35	64	21.35	64
Allowance for loan and lease losses / Nonaccrual assets	267.03	417.11	51	176.05	317.15	28	166.32	336.78	32	189.25	315.75	50	310.70	285.36	70
ALLL / 90+ days past due + nonaccrual loans and leases	267.03	376.57	55	161.24	286.97	31	166.32	293.46	37	162.32	283.41	46	306.76	259.30	72
Gross loan and lease losses / Average loans and leases	0.10	0.10	62	0.02	0.15	19	0.04	0.16	16	0.04	0.16	18	0.08	0.15	38
Recoveries / Average loans and leases	0.02	0.05	33	0.01	0.04	23	0.01	0.04	18	0.04	0.05	59	0.03	0.05	40
Net losses / Average loans and leases	0.09	0.05	73	0.01	0.11	24	0.03	0.11	25	0	0.11	11	0.05	0.09	45
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	25.30	20.17	65	12.24	17.77	48	27.84	42.12	46	63.37	41.80	77	33.87	51.25	50
Earnings coverage of net loan and lease losses (X)	22.95	-10.45	57	129.05	41.28	85	66.64	33.55	80	-519.32	22.46	4	38.85	29.27	67

Net Loan and Lease Losses By Type

Real estate loans	0.09	0.01	87	0.01	0.02	64	0.01	0.04	48	0	0.02	41	0.01	0.01	58
Real estate loans secured by 1-4 family	0.01	-0.01	79	0.04	0.01	83	0.02	0.01	68	0.01	0.02	49	0.04	0.01	75
Revolving	0.03	-0.01	89	0.05	0	85	0.04	0	82	-0.01	0.02	19	0.05	0.02	71
Closed-end	0.01	0	73	0.04	0.01	82	0.02	0.01	68	0.02	0.02	65	0.03	0.01	76
Commercial real estate loans	0.10	0.02	86	0	0.03	64	0.01	0.05	44	0	0.02	50	0.01	0.01	61
Construction and land development	-0.04	-0.01	13	0.01	-0.01	92	-0.01	0	25	-0.05	-0.02	15	0.07	-0.02	93
1-4 family	-0.04	0	2	0.02	0	93	0	0	12	-0.05	0	1	0.08	0	96
Other	0	-0.01	20	0	-0.01	27	-0.01	-0.01	25	-0.01	-0.02	29	-0.01	-0.02	27
Multifamily	0	0	54	0	0	54	0	0	51	0	0	17	0	0	50
Nonfarm nonresidential	0.14	0.03	87	0	0.04	63	0.01	0.07	51	0.01	0.03	54	0	0.02	28
Owner-occupied	0	0	81	0	0.01	72	0.01	0.01	70	0.01	0.01	69	0.01	0.01	80
Other	0.14	0.02	89	0	0.03	73	0	0.04	57	0	0.01	61	-0.01	0.01	12
Real estate loans secured by farmland	0	0	51	0	0	48	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	0.08	0.10	66	-0.01	0.17	12	0.09	0.20	43	-0.13	0.27	2	0.35	0.18	76
Loans to individuals	0.03	0.47	9	2.05	0.74	88	1.64	0.66	84	0.70	0.74	61	0.40	0.71	42
Credit card loans		0.94			2.09			1.71			1.89			1.65	
Agricultural loans		0			0			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases	0.13	0.23	70	0.06	0.14	66	0.16	0.44	67	0.13	0.14	69	0.49	0.28	79

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	7,124	12,761	6,754	8,228	5,165
90+ days past due loans and leases	0	3,019	1	3,506	156
Nonaccrual loans and leases	22,615	32,853	42,763	21,138	12,130
Total past due and nonaccrual loans and leases	29,739	48,633	49,518	32,872	17,451
Restructured					
Restructured 30-89 days past due	0	0	0	464	623
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	811	1,211	1,097	1,559	3,611
Total restructured loans and leases	811	1,211	1,097	2,023	4,234
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	3,595	4,667	3,856	5,187	8,671
Other real estate owned	0	354	0	563	830
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 2	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.12	0.18	45	0.22	0.27	53	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due loans and leases	0	0.03	20	0.05	0.04	75	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual loans and leases	0.38	0.52	45	0.57	0.53	63	0.71	0.60	64	0.41	0.48	47	0.27	0.49	26
90+ days past due and nonaccrual loans and leases	0.38	0.58	39	0.62	0.59	59	0.71	0.67	59	0.48	0.54	51	0.28	0.54	24
Restructured															
30-89 days past due restructured	0	0	33	0	0	30	0	0	32	0.01	0	77	0.01	0.01	79
90+ days past due restructured	0	0	45	0	0	43	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0.01	0.09	28	0.02	0.08	34	0.02	0.09	31	0.03	0.07	44	0.08	0.10	53
30-89 days past due loans held for sale	0	0	49	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	47	0	0	48	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.12	0.18	45	0.22	0.27	53	0.11	0.26	27	0.16	0.31	30	0.12	0.32	19
90+ days past due assets	0	0.03	20	0.05	0.04	75	0	0.04	35	0.07	0.03	80	0	0.03	40
Nonaccrual assets	0.38	0.53	45	0.57	0.54	62	0.71	0.60	62	0.41	0.48	46	0.27	0.49	26
30+ days past due and nonaccrual assets	0.50	0.79	34	0.84	0.88	53	0.82	0.95	44	0.64	0.87	37	0.39	0.88	18
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.39	45	0.48	0.43	63	0.56	0.47	65	0.37	0.39	51	0.21	0.39	27
90+ days past due and nonaccrual assets + other real estate owned	0.29	0.43	40	0.48	0.48	55	0.56	0.52	59	0.38	0.45	46	0.23	0.45	26
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.33	0.54	32	0.51	0.58	46	0.61	0.63	54	0.41	0.56	36	0.38	0.59	34
Allowance for loan and lease losses	43.40	65.65	35	65.48	72.32	53	65.55	72.10	49	68.37	92.08	43	59.05	95.97	37
Equity capital + allowance for loan and lease losses	3.06	4.89	33	4.71	5.37	47	5.58	5.64	54	3.57	4.77	41	3.36	5.09	34
Tier 1 capital + allowance for loan and lease losses	3.62	5.37	36	5.71	5.86	53	6.71	6.21	60	4.32	5.30	46	3.96	5.65	38
Loans and leases + other real estate owned	0.44	0.83	26	0.66	0.81	42	0.77	0.92	49	0.53	0.78	34	0.50	0.82	31

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.13	0.16	53	0.25	0.28	57	0.10	0.25	32	0.16	0.28	36	0.09	0.29	17
90+ days past due	0	0.03	26	0.06	0.04	74	0	0.04	25	0.06	0.03	78	0	0.03	45
Nonaccrual	0.39	0.55	44	0.63	0.56	65	0.77	0.63	66	0.42	0.45	47	0.26	0.48	31
Commercial and industrial															
30–89 days past due	0	0.10	29	0.03	0.16	33	0.02	0.15	25	0.08	0.22	34	0.10	0.23	45
90+ days past due	0	0.01	34	0.04	0.01	85	0	0.02	31	0.17	0.02	92	0	0.02	32
Nonaccrual	0.26	0.58	43	0.22	0.56	36	0.37	0.61	46	0.37	0.74	42	0.31	0.61	39
Individuals															
30–89 days past due	0.99	0.31	88	0.48	0.40	66	1.39	0.52	86	2.92	0.60	93	2.95	0.68	90
90+ days past due	0	0.01	34	0	0.02	31	0.01	0.02	68	0	0.02	31	0	0.03	31
Nonaccrual	0.55	0.12	91	0.48	0.16	86	0.49	0.14	89	0.39	0.12	88	1.26	0.15	96
Depository institution loans															
30–89 days past due		0			0			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.07			0.28			0.07			0.10			0.11	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.27			0.55			0.57			0.80			0.46	
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0.14	0.30	73	0.11	0.32	65	1.02	0.67	82	0.20	0.28	72	0.67	0.18	86
90+ days past due	0	0.01	42	0	0	40	0	0	40	0	0	40	0	0	41
Nonaccrual	0.20	0.21	80	0.30	0.07	83	0.26	0.10	84	0.22	0.04	85	0.51	0.04	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.45	0.25	80	0.26	0.38	47	0.26	0.46	39	0.32	0.53	41	0.29	0.52	36
	90+ days past due	0	0.04	28	0.04	0.06	67	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.18	0.59	18	0.74	0.66	66	0.76	0.67	67	0.83	0.55	78	0.57	0.61	51
Revolving	30-89 days past due	0.48	0.19	83	0.44	0.27	73	0.36	0.25	66	0.61	0.36	75	0.48	0.36	69
	90+ days past due	0	0.01	40	0.02	0.01	83	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.16	0.44	41	0.70	0.44	71	0.91	0.46	82	0.73	0.34	78	0.43	0.35	64
Closed-end	30-89 days past due	0.44	0.23	77	0.19	0.40	36	0.23	0.48	37	0.20	0.56	23	0.20	0.54	27
	90+ days past due	0	0.04	30	0.04	0.07	68	0	0.06	29	0	0.05	29	0	0.05	24
	Nonaccrual	0.19	0.61	15	0.75	0.68	65	0.70	0.69	60	0.87	0.57	78	0.63	0.64	57
Junior lien	30-89 days past due	0	0.01	52	0.02	0.01	74	0.04	0.01	83	0	0.02	13	0.03	0.02	73
	90+ days past due	0	0	46	0	0	42	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.03	0.02	71	0.16	0.03	93	0.14	0.03	91	0.17	0.03	89	0.08	0.03	82
Commercial real estate	30-89 days past due	0.07	0.11	54	0.25	0.20	69	0.07	0.14	49	0.12	0.15	53	0.05	0.16	31
	90+ days past due	0	0.01	39	0.06	0.02	86	0	0.02	35	0.08	0.02	87	0	0.02	69
	Nonaccrual	0.43	0.49	53	0.61	0.45	67	0.77	0.57	71	0.32	0.34	54	0.18	0.41	40
Construction and development	30-89 days past due	0	0.10	31	0.02	0.17	52	0	0.16	26	0	0.20	22	0	0.17	21
	90+ days past due	0	0	45	0.35	0.01	96	0	0.01	43	0.23	0.01	94	0	0	44
	Nonaccrual	0.15	0.14	75	0.31	0.29	69	0.64	0.21	83	0.29	0.18	74	0	0.18	21
1-4 family	30-89 days past due	0	0.01	41	0.02	0.05	70	0	0.03	36	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0.09	0	96	0	0	46	0	0	47	0	0	48
	Nonaccrual	0.15	0.01	93	0.23	0.03	91	0.30	0.01	95	0.29	0.01	93	0	0.04	37
Other	30-89 days past due	0	0.07	33	0	0.09	28	0	0.09	30	0	0.12	26	0	0.06	28
	90+ days past due	0	0	47	0.26	0	95	0	0	44	0.23	0	96	0	0	45
	Nonaccrual	0	0.08	27	0.07	0.20	58	0.35	0.16	80	0	0.14	24	0	0.10	25
Multifamily	30-89 days past due	0	0.04	40	0.57	0.07	90	0.03	0.03	81	0.07	0.03	83	0.09	0.03	84
	90+ days past due	0	0	48	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.02	0.11	70	0.06	0.04	80	0.08	0.10	76	0.03	0.03	80	0.02	0.04	72
Nonfarm non-residential	30-89 days past due	0.09	0.10	64	0.19	0.20	64	0.09	0.14	53	0.15	0.13	65	0.04	0.17	35
	90+ days past due	0	0.01	40	0.04	0.02	86	0	0.02	38	0.07	0.02	87	0.01	0.02	73
	Nonaccrual	0.58	0.55	57	0.77	0.57	72	0.96	0.73	69	0.39	0.36	54	0.24	0.52	44
Owner Occupied	30-89 days past due	0.08	0.03	79	0.12	0.06	75	0.08	0.05	69	0.08	0.06	66	0.04	0.08	57
	90+ days past due	0	0.01	42	0.01	0.01	81	0	0.01	40	0.07	0.01	93	0	0	38
	Nonaccrual	0.22	0.21	58	0.43	0.24	77	0.44	0.27	74	0.27	0.19	68	0.19	0.20	60
Other	30-89 days past due	0.02	0.06	64	0.07	0.11	63	0	0.06	46	0.07	0.05	75	0	0.07	37
	90+ days past due	0	0	44	0.04	0.01	91	0	0	44	0	0.01	41	0.01	0.01	82
	Nonaccrual	0.36	0.31	66	0.34	0.23	69	0.51	0.33	71	0.11	0.14	60	0.05	0.22	45
Farmland	30-89 days past due	0	0.04	35	0	0.19	29	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0	46	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0	1.02	25	0	1.17	23	0	1.19	24	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.83			0.83			1.02			0.87			1.03	
	90+ days past due		0.07			0.22			0.22			0.18			0.26	
	Nonaccrual		0.01			0.05			0.02			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	562,528	559,805	560,969	560,263	514,703
Retained earnings	228,803	174,267	191,418	162,752	116,874
Accumulated other comprehensive income (AOCI)	5,345	11,417	11,397	2,248	-7,838
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	796,676	745,489	763,784	725,263	623,739
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	158,420	159,096	158,742	159,476	137,999
Accumulated other comprehensive income-related adjustments	5,344	11,417	11,397	2,248	-7,838
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	632,912	574,976	593,645	563,539	493,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	632,912	574,976	593,645	563,539	493,578
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	30,000	30,000	30,000	30,000	30,000
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	30,000	30,000	30,000	30,000	30,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	30,000	30,000	30,000	30,000	30,000
Tier 1 Capital	662,912	604,976	623,645	593,539	523,578
Tier 2 Capital					
Tier 2 capital instruments and related surplus	81,807	87,001	87,019	86,421	73,789
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	61,527	59,827	72,444	41,781	40,011
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	143,334	146,828	159,463	128,202	113,800
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	143,334	146,828	159,463	128,202	113,800
Exited advanced approach tier 2 capital					
Total capital	806,246	751,804	783,108	721,741	637,378
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	7,781,429	7,123,495	7,611,145	6,465,373	5,712,577
Less: Deductions from common equity tier 1 capital	158,421	159,096	158,743	159,476	137,999
Less: Other deductions	-30	-5	-5	39	20
Total assets for leverage ratio	7,623,038	6,964,404	7,452,407	6,305,858	5,574,558
Total risk-weighted assets	6,151,477	5,791,670	6,101,255	5,385,754	4,647,616
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	10.29	11.19	22	9.93	10.51	22	9.73	10.91	17	10.46	12.50	16	10.62	12.37	24
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	10.78	11.81	18	10.45	11.19	20	10.22	11.60	14	11.02	13.19	18	11.27	13.03	23
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.11	13.66	23	12.98	12.79	31	12.84	13.45	21	13.40	14.63	32	13.71	14.48	44
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.70	9.56	28	8.69	9.63	25	8.37	9.65	18	9.41	10.39	25	9.39	10.37	27
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	116,398	113,748	115,115	112,392	110,052	2.33	75.80

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			50			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			50			40			33.33	
Separate account assets (L/H) / Total life assets		0			0			0			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.58	24	0	0.45	22	0	0.41	22	0	0.37	22	0	0.46	19
Premium income / Insurance activities revenue		0.03			0.02			0.01			0.03			0	
Credit related premium income / Total premium income		100			100			100			100			50	
Other premium income / Total premium income		0			0			0			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		34.16			33.71			19.85			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		92.63			30.33			-40.91			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.09	11.55	69	17.16	11.13	74	16.57	11.01	72	17.74	11.53	73	19.61	13.70	80

Broker-Dealer Activities

Net assets of broker-dealer subsidiaries (\$000)		0		0		0		0		0		0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	2,003	2,005	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	2,003	2,005	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

Analysis Ratios	BHC	Peer # 2	Pct												
Yield: Foreign loans		0.03			0.06			0.05			0			0	
Cost: Interest-bearing deposits		0.57			1.44			1.24			2.53			1.85	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans															
Commercial and industrial loans											2.35				3.83
Foreign governments and institutions															

Growth Rates

Net loans and leases		-20.34			-62.63			5,672.05			-47.91				-27.26
Total selected assets	-100	-10.31	4		-35.96			6.04			-25.04				5.03
Deposits		-43.67			43.26			-44.89			2.53				-2.42

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.01	0.01	0.01	0.02	0.02

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	24,603	14,928	29,961	36,905	30,589	64.81	170.57
Dividends	24,603	14,928	29,961	36,905	30,589	64.81	170.57
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	24,603	14,928	29,961	36,905	30,589	64.81	170.57
Securities gains (losses)	0	0	149	0	0		
Other operating income	19	89	151	211	213	-78.65	-80.61
Total operating income	24,622	15,017	30,261	37,116	30,802	63.96	167.89
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	2,113	2,403	4,810	4,807	3,969	-12.07	
Other expenses	847	870	1,719	1,640	1,678	-2.64	1.44
Provision for loan and lease losses	0	0	-12	0	0		
Total operating expenses	2,960	3,273	6,517	6,447	5,647	-9.56	254.49
Income (loss) before taxes	21,662	11,022	22,958	30,866	24,817	96.53	159.24
Applicable income taxes (credit)	-4,099	-820	-1,645	-1,646	-1,130		
Extraordinary items							
Income before undistributed income of subsidiaries	25,761	11,842	24,603	32,512	25,947	117.54	199.06
Equity in undistributed income of subsidiaries	24,821	12,401	32,915	38,160	37,454	100.15	157.91
Bank subsidiaries	24,821	12,401	32,915	38,160	37,454	100.15	157.91
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	50,582	24,243	57,518	70,672	63,401	108.65	177.34
Memoranda							
Bank net income	49,424	27,329	62,876	75,065	68,043	80.85	164.06
Nonbank net income	0	0	0	0	0		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	863,467	94.81	824,244	95.27	842,473	95.37	800,841	694,333	4.76	83.94
Common and preferred stock	863,467	94.81	824,244	95.27	842,473	95.37	800,841	694,333	4.76	83.94
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	1,238	0.14	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
Common and preferred stock	1,238	0.14	1,238	0.14	1,238	0.14	1,238	1,238	0.00	0.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	2,046	0.24	0	0	2,735	3,743	-100.00	-100.00
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	30,491	3.35	26,555	3.07	28,066	3.18	29,681	22,985	14.82	426.16
Cash and due from unrelated depository institution	300	0.03	508	0.06	300	0.03	300	300	-40.94	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	474	0.05	474	0.05	474	0.05	474	474	0.00	0.00
Other assets	14,765	1.62	10,056	1.16	10,800	1.22	9,354	6,708	46.83	323.79
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	910,735	100.00	865,121	100.00	883,351	100.00	844,623	729,781	5.27	87.21
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	81,807	8.98	87,001	10.06	87,019	9.85	86,982	73,789	-5.97	
Other liabilities	1,014	0.11	1,393	0.16	1,310	0.15	1,140	1,015	-27.21	240.27
Balance due to subsidiaries and related institutions	31,238	3.43	31,238	3.61	31,238	3.54	31,238	31,238	0.00	0.00
Total liabilities	114,059	12.52	119,632	13.83	119,567	13.54	119,360	106,042	-4.66	261.68
Equity Capital	796,676	87.48	745,489	86.17	763,784	86.46	725,263	623,739	6.87	75.12
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	563,980	61.93	561,257	64.88	562,421	63.67	560,263	514,703	0.49	32.89
Common surplus	0	0	0	0	0	0	0	0		
Retained earnings	228,803	25.12	174,267	20.14	191,418	21.67	162,752	116,874	31.29	859.91
Accumulated other comprehensive income	5,345	0.59	11,417	1.32	11,397	1.29	2,248	-7,838	-53.18	-20.09
Other equity capital components	-1,452	-0.16	-1,452	-0.17	-1,452	-0.16	0	0		
Total liabilities and equity capital	910,735	100.00	865,121	100.00	883,351	100.00	844,623	729,781	5.27	87.21
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	31,238	3.43	31,238	3.61	31,238	3.54	31,238	31,238	0.00	0.00
Notes payable to subsidiaries that issued TPS	30,000	3.29	30,000	3.47	30,000	3.40	30,000	30,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.04	12.54	54	6.56	7.29	42	7.71	9.11	35	10.14	10.58	46	10.59	11.03	49
Bank net income / Average equity investment in banks	11.63	12.85	36	6.73	7.98	41	7.64	9.38	32	9.81	10.85	36	10.13	11.56	39
Nonbank net income / Average equity investment in nonbanks	0	15.38	19	0	8.94	25	0	9.69	19	0	12.07	20	0	10.83	19
Subsidiary HCs net income / Average equity investment in sub HCs		9.85			5.20			8.82			15.16			9.40	
Bank net income / Parent net income	97.71	102.74	14	112.73	107.53	73	109.32	104.93	74	106.22	103.77	65	107.32	104.73	66
Nonbank net income / Parent net income	0	0.61	26	0	1.11	25	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income		93.75			107.06			101.16			92.33			90.39	
Leverage															
Total liabilities / Equity capital	14.32	11.52	60	16.05	10.50	69	15.65	11.62	62	16.46	9.66	70	17	9.50	74
Total debt / Equity capital	10.27	5.82	68	11.67	4.75	78	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Total debt + notes payable to subs that issued TPS / Equity capital	14.03	9.79	63	15.69	8.63	72	15.32	9.67	66	16.13	7.99	74	16.64	7.93	78
Total debt + Loans guaranteed for affiliate / Equity capital	10.27	5.82	68	11.67	4.80	78	11.39	5.79	70	11.99	3.97	78	11.83	3.98	81
Total debt / Equity capital – excess over fair value	10.27	5.82	68	11.67	4.75	78	11.39	5.79	70	11.99	3.93	78	11.83	3.94	81
Long-term debt / Equity capital	10.27	5.76	68	11.67	4.56	78	11.39	5.67	70	11.99	3.86	78	11.83	3.76	81
Short-term debt / Equity capital	0	0	48	0	0.05	45	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	59.26	23.81	78	37.34	14.95	80	60.74	20.97	82	38.12	14.37	80	30.01	15.49	71
Double Leverage															
Equity investment in subs / Equity capital	108.54	104.95	63	110.73	104.70	74	110.46	104.49	72	110.59	104.21	75	111.52	104.10	78
Total investment in subs / Equity capital	108.54	105.27	63	110.73	105.03	72	110.46	104.82	70	110.59	104.48	75	111.52	104.38	78
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.67	0.38	67	1.65	0.76	77	1.39	0.49	80	1.09	0.44	77	1.13	0.36	81
Equity investment in subs – equity cap / Net income-div (X)	0.91	1.20	49	3.47	2.61	71	2.49	1.45	77	1.68	1.47	71	1.71	1.18	76
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	177.76	117.90	81	98.98	133.56	39	99.79	121.76	35	123.58	153.39	51	118.47	113.37	64
Cash from ops + noncash items + op expense / Op expense + dividend	149.90	138.87	71	93.96	144.11	32	94.49	138.81	21	118.71	152.31	45	114.73	123.74	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	115.01	93.76	70	81.76	115.42	31	94.95	140.42	23	121.35	105.99	72	120.74	108.88	69
Pretax operating income + interest expense / Interest expense	1,125.18	1,355.69	64	558.68	2,971.36	37	577.30	2,318.94	39	742.11	17,211.14	37	725.27	1,631.73	54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	948.82	1,307.49	60	460.43	1,683.42	35	487.94	1,435.81	33	582.88	2,481.22	35	553.69	1,015.91	48
Dividends + interest from subsidiaries / Interest expense + dividends	160.70	116.06	75	98.66	160.27	27	98.99	137	26	124.15	196.13	39	121.02	140.89	55
Fees + other income from subsidiaries / Salary + other expenses	0	3.59	39	0	3.69	39	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		394.03			48.31			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.38	2.30	67	3.10	1.73	72	3.21	2.19	70	3.55	1.59	76	3.19	1.59	74
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.40	0.07	87	0.42	0.09	87	0.41	0.09	85	0.47	0.13	84	0.54	0.14	83
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	51.23	77.66	31	107.48	77.32	82	103.47	79.13	78	76.65	65.39	57	82.12	87.25	49
Dividends declared / Net income	26.09	22.10	55	52.50	38.61	69	44.26	29.39	70	35.26	25.65	61	33.61	24.10	62
Net income – dividends / Average equity.....	9.64	9.56	54	3.11	4.43	38	4.30	6.36	25	6.57	7.61	34	7.03	8.12	36
Percent of Dividends Paid															
Dividends from bank subsidiaries	186.43	135.93	76	117.28	139.95	45	117.69	130.75	45	148.10	160.93	53	143.56	131.90	60
Dividends from nonbank subsidiaries	0	0.84	31	0	1.38	31	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	186.43	146.59	74	117.28	173.71	41	117.69	158.62	38	148.10	209.89	48	143.56	144.51	56
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	49.78	31.44	68	54.62	57.41	48	47.65	43.52	53	49.16	45.88	53	44.96	33.37	65
Interest income from bank subsidiaries.....	0	0.02	35	0	0.07	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.35	44	0	0.33	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0.01	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	49.78	33.38	65	54.62	62.34	46	47.65	51.02	51	49.16	48.40	50	44.96	35.67	61
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		51.33			71.47			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		0.01			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0			0.01			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.01			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		54.11			74.51			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.51	
Interest income from subsidiary holding companies.....		0			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0.15	
Operating income from subsidiary holding companies.....		40.90			50.90			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.92	70.62	78	99.41	72.91	61	99.01	76.69	59	99.43	77.61	66	99.31	72.95	71
Interest income from bank subsidiaries.....	0	0.60	35	0	0.85	34	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	1.34	44	0	1.26	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	99.92	82.01	63	99.41	84.25	44	99.01	84.80	45	99.43	94.06	52	99.31	89.39	57
Dividends from nonbank subsidiaries	0	0.74	32	0	1.39	31	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0	46	0	0	46	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0	49	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	1.19	28	0	2.17	27	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	0	48	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		393.33			645.18			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt	38.18	37.96	62	35.91	62.48	54	35.90	59.71	59	35.91	70.71	51	42.33	81.26	54